

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2016**

Rank	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %	Cumulative Market Share %
1	26271	Erie Ins Exch	Reciprocal	PA	22,814,410	22,164,734	5,596,468	5,950,230	7.9%	7.9%
2	10677	Cincinnati Ins Co	Property and Casualty	OH	14,596,779	14,446,080	4,130,701	8,161,223	5.1%	13.0%
3	10844	Builders Mut Ins Co	Property and Casualty	NC	13,382,143	13,156,279	2,906,901	6,165,728	4.6%	17.6%
4	32700	Owners Ins Co	Property and Casualty	OH	10,265,251	9,944,503	1,892,883	3,538,430	3.6%	21.2%
5	20281	Federal Ins Co	Property and Casualty	IN	10,185,962	10,157,449	2,536,662	4,113,807	3.5%	24.7%
6	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	9,584,703	8,775,216	1,092,228	2,974,039	3.3%	28.0%
7	25143	State Farm Fire & Cas Co	Property and Casualty	IL	8,618,792	8,443,868	3,590,306	3,139,195	3.0%	31.0%
8	23787	Nationwide Mut Ins Co	Property and Casualty	OH	8,183,197	8,611,920	1,282,593	143,088	2.8%	33.8%
9	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	7,277,606	7,596,862	1,315,268	2,448,221	2.5%	36.4%
10	19720	American Alt Ins Corp	Property and Casualty	DE	6,703,935	6,772,260	1,097,649	1,945,816	2.3%	38.7%
11	24082	Ohio Security Ins Co	Property and Casualty	NH	6,357,131	5,875,047	824,425	1,495,919	2.2%	40.9%
12	29939	Main St Amer Assur Co	Property and Casualty	FL	6,270,568	6,238,992	1,524,919	1,652,086	2.2%	43.1%
13	18988	Auto Owners Ins Co	Property and Casualty	MI	6,005,252	5,805,358	987,111	3,133,786	2.1%	45.2%
14	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	5,036,047	5,082,057	1,968,575	2,264,863	1.7%	46.9%
15	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	4,604,013	4,597,026	974,314	1,221,372	1.6%	48.5%
16	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	4,288,378	3,979,429	408,548	1,352,812	1.5%	50.0%
17	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,148,240	4,071,626	1,841,449	533,462	1.4%	51.4%
18	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	3,910,269	3,944,229	1,175,470	862,480	1.4%	52.8%
19	18767	Church Mut Ins Co	Property and Casualty	WI	3,727,819	3,987,785	705,337	140,021	1.3%	54.1%
20	24112	Westfield Ins Co	Property and Casualty	OH	3,665,924	3,636,826	1,036,989	3,810,622	1.3%	55.3%
21	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	3,660,510	3,715,545	1,503,575	971,916	1.3%	56.6%
22	36064	Hanover Amer Ins Co	Property and Casualty	NH	3,247,823	3,085,026	792,372	828,696	1.1%	57.7%
23	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	3,112,490	3,138,150	1,250,276	315,626	1.1%	58.8%
24	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,111,463	3,003,988	391,631	700,064	1.1%	59.9%
25	38970	Markel Ins Co	Property and Casualty	IL	2,991,487	3,158,757	605,536	1,374,502	1.0%	60.9%
		ALL OTHERS			112,712,125	112,251,774	33,920,622	30,679,622	39.1%	100.0%
		<b>TOTAL</b>			<b>288,462,317</b>	<b>285,640,786</b>	<b>75,352,808</b>	<b>89,917,626</b>	<b>100.0%</b>	

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2016**

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	05.2. Commercial multiple peril (liability portion)	31325	Acadia Ins Co	Property and Casualty	NH	188,295	298,528	9,971	77,668	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20010	Acceptance Ind Ins Co	Authorized Surplus Lines Writer	NE	365,613	425,672	31,620	70,974	0.1%
2016	05.2. Commercial multiple peril (liability portion)	22667	Ace Amer Ins Co	Property and Casualty	PA	311,517	319,538	1,047,356	1,131,866	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20702	Ace Fire Underwriters Ins Co	Property and Casualty	PA	49,807	37,030	0	11,674	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20699	Ace Prop & Cas Ins Co	Property and Casualty	PA	2,584	3,164	0	2,953	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24856	Admiral Ins Co	Authorized Surplus Lines Writer	DE	904	419	0	480	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10389	Agent Alliance Ins Co	Property and Casualty	AL	0	0	0	110,920	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12833	AIX Specialty Ins Co	Authorized Surplus Lines Writer	DE	43,003	47,254	1,038	-24,854	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13190	Alamance Farmers Mut Ins Co	Property and Casualty	NC	34,557	24,704	0	3,020	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18791	Alfa Alliance Ins Corp	Property and Casualty	VA	0	0	0	14,499	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20222	All Amer Ins Co	Property and Casualty	OH	944,960	871,734	307,886	68,090	0.3%
2016	05.2. Commercial multiple peril (liability portion)	10127	Allied Ins Co of Amer	Property and Casualty	OH	273,395	160,056	9,532	31,716	0.1%
2016	05.2. Commercial multiple peril (liability portion)	42579	Allied Prop & Cas Ins Co	Property and Casualty	IA	634,058	580,644	82,617	341,670	0.2%
2016	05.2. Commercial multiple peril (liability portion)	22730	Allied World Ins Co	Property and Casualty	NH	99,712	57,985	0	13,403	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10690	Allied World Natl Assur Co	Property and Casualty	NH	143,457	55,095	0	24,719	0.0%
2016	05.2. Commercial multiple peril (liability portion)	16624	Allied World Specialty Ins Co	Property and Casualty	DE	82,347	40,915	0	18,853	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19240	Allstate Ind Co	Property and Casualty	IL	2,100,093	2,141,402	30,130	570,795	0.7%
2016	05.2. Commercial multiple peril (liability portion)	19232	Allstate Ins Co	Property and Casualty	IL	1,475,569	1,547,317	398,494	268,907	0.5%
2016	05.2. Commercial multiple peril (liability portion)	19100	Amco Ins Co	Property and Casualty	IA	1,328,047	1,388,215	436,056	151,090	0.5%
2016	05.2. Commercial multiple peril (liability portion)	19720	American Alt Ins Corp	Property and Casualty	DE	6,703,935	6,772,260	1,097,649	1,945,816	2.3%
2016	05.2. Commercial multiple peril (liability portion)	21849	American Automobile Ins Co	Property and Casualty	MO	700,854	754,033	122,507	577,487	0.2%
2016	05.2. Commercial multiple peril (liability portion)	10111	American Bankers Ins Co Of FL	Property and Casualty	FL	238,230	230,685	1,995	169,966	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20427	American Cas Co Of Reading PA	Property and Casualty	PA	370,261	366,079	25,322	-40,021	0.1%
2016	05.2. Commercial multiple peril (liability portion)	19629	American Economy Ins Co	Property and Casualty	IN	92,440	99,408	24,695	-23,380	0.0%
2016	05.2. Commercial multiple peril (liability portion)	23450	American Family Home Ins Co	Property and Casualty	FL	26,101	25,904	0	57,539	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24066	American Fire & Cas Co	Property and Casualty	NH	422,593	459,175	191,366	-6,163	0.1%
2016	05.2. Commercial multiple peril (liability portion)	26247	American Guar & Liab Ins	Property and Casualty	NY	360,508	309,187	60,794	1,214,131	0.1%
2016	05.2. Commercial multiple peril (liability portion)	21857	American Ins Co	Property and Casualty	OH	185,406	204,688	11,285	308,404	0.1%
2016	05.2. Commercial multiple peril (liability portion)	23469	American Modern Home Ins Co	Property and Casualty	OH	64,751	66,067	0	120,859	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12489	American Modern Surplus Lines Ins Co	Authorized Surplus Lines Writer	OH	0	0	0	-7	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10043	American Natl Lloyds Ins Co	Authorized Surplus Lines Writer	TX	22	22	0	1	0.0%
2016	05.2. Commercial multiple peril (liability portion)	28401	American Natl Prop & Cas Co	Property and Casualty	MO	875	875	0	80	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19615	American Reliable Ins Co	Property and Casualty	AZ	111,697	142,750	41,226	-29,045	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19992	American Select Ins Co	Property and Casualty	OH	75,362	72,088	0	30,537	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41998	American Southern Home Ins Co	Property and Casualty	FL	81,490	52,019	15,000	21,523	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19704	American States Ins Co	Property and Casualty	IN	87,052	99,666	34,927	32,361	0.0%
2016	05.2. Commercial multiple peril (liability portion)	35912	American Western Home Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-492	0.0%
2016	05.2. Commercial multiple peril (liability portion)	40142	American Zurich Ins Co	Property and Casualty	IL	291,171	295,235	560,305	324,161	0.1%
2016	05.2. Commercial multiple peril (liability portion)	19488	Amerisure Ins Co	Property and Casualty	MI	1,540,739	1,221,735	292,336	481,869	0.5%
2016	05.2. Commercial multiple peril (liability portion)	23396	Amerisure Mut Ins Co	Property and Casualty	MI	891,123	697,774	38,086	212,091	0.3%
2016	05.2. Commercial multiple peril (liability portion)	11050	Amerisure Partners Ins Co	Property and Casualty	MI	66	-291	0	-1,173	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42390	Amguard Ins Co	Property and Casualty	PA	1,231,329	1,116,826	140,922	614,491	0.4%
2016	05.2. Commercial multiple peril (liability portion)	10984	Ansur Amer Ins	Property and Casualty	MI	297,650	254,374	111,483	90,318	0.1%
2016	05.2. Commercial multiple peril (liability portion)	11150	Arch Ins Co	Property and Casualty	MO	459,881	536,488	174,053	40,811	0.2%
2016	05.2. Commercial multiple peril (liability portion)	21199	Arch Specialty Ins Co	Authorized Surplus Lines Writer	MO	124,150	135,412	75,768	86,423	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19860	Argonaut Great Central Ins Co	Property and Casualty	IL	615,568	653,279	114,382	89,668	0.2%
2016	05.2. Commercial multiple peril (liability portion)	19801	Argonaut Ins Co	Property and Casualty	IL	377,712	378,022	400,946	111,804	0.1%
2016	05.2. Commercial multiple peril (liability portion)	24678	Arrowood Ind Co	Property and Casualty	DE	0	0	0	-468	0.0%
2016	05.2. Commercial multiple peril (liability portion)	43460	Aspen Amer Ins Co	Property and Casualty	TX	154,031	142,616	0	203,281	0.1%
2016	05.2. Commercial multiple peril (liability portion)	10717	Aspen Specialty Ins Co	Authorized Surplus Lines Writer	ND	219,804	276,926	84,475	326,111	0.1%
2016	05.2. Commercial multiple peril (liability portion)	21865	Associated Ind Corp	Property and Casualty	CA	21,975	25,234	18,118	-184,929	0.0%

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2016	05.2. Commercial multiple peril (liability portion)	35629	Association Cas Ins Co	Property and Casualty	TX	-1,571	7,371	11,398	3,096	0.0%
2016	05.2. Commercial multiple peril (liability portion)	27154	Atlantic Specialty Ins Co	Property and Casualty	NY	220,320	229,799	662	24,645	0.1%
2016	05.2. Commercial multiple peril (liability portion)	22586	Atlantic States Ins Co	Property and Casualty	PA	579	426	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18988	Auto Owners Ins Co	Property and Casualty	MI	6,005,252	5,805,358	987,111	3,133,786	2.1%
2016	05.2. Commercial multiple peril (liability portion)	19062	Automobile Ins Co Of Hartford CT	Property and Casualty	CT	0	0	0	-1,516	0.0%
2016	05.2. Commercial multiple peril (liability portion)	33022	AXA Ins Co	Property and Casualty	NY	0	0	0	-18	0.0%
2016	05.2. Commercial multiple peril (liability portion)	33162	Bankers Ins Co	Property and Casualty	FL	421,092	409,891	26,062	99,468	0.1%
2016	05.2. Commercial multiple peril (liability portion)	38245	BCS Ins Co	Property and Casualty	OH	1,547,758	1,460,031	0	517,000	0.5%
2016	05.2. Commercial multiple peril (liability portion)	38911	Berkley Natl Ins Co	Property and Casualty	IA	143,727	113,340	950,000	994,107	0.0%
2016	05.2. Commercial multiple peril (liability portion)	29580	Berkley Regional Ins Co	Property and Casualty	DE	1,648	1,077	0	-12	0.0%
2016	05.2. Commercial multiple peril (liability portion)	31295	Berkley Regional Specialty Ins Co	Authorized Surplus Lines Writer	DE	39,253	36,317	0	76,386	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10391	Berkshire Hathaway Direct Ins Co	Property and Casualty	NE	3,530	1,604	0	1,203	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20044	Berkshire Hathaway Homestate Ins Co	Property and Casualty	NE	0	0	0	-4,558	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22276	Berkshire Hathaway Specialty Ins Co	Property and Casualty	NE	288,889	157,541	539	64,247	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20095	BITCO Gen Ins Corp	Property and Casualty	IL	1,134,974	1,125,578	105,209	516,175	0.4%
2016	05.2. Commercial multiple peril (liability portion)	20109	BITCO Natl Ins Co	Property and Casualty	IL	317,084	316,316	102,446	126,749	0.1%
2016	05.2. Commercial multiple peril (liability portion)	13528	Brotherhood Mut Ins Co	Property and Casualty	IN	3,111,463	3,003,988	391,631	700,064	1.1%
2016	05.2. Commercial multiple peril (liability portion)	10844	Builders Mut Ins Co	Property and Casualty	NC	13,382,143	13,156,279	2,906,901	6,165,728	4.6%
2016	05.2. Commercial multiple peril (liability portion)	13036	Builders Premier Ins Co	Property and Casualty	NC	2,795,669	2,626,413	464,471	735,011	1.0%
2016	05.2. Commercial multiple peril (liability portion)	12961	Canopus US Ins	Authorized Surplus Lines Writer	DE	89,266	113,193	0	24,370	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10472	Capitol Ind Corp	Property and Casualty	WI	542	248	0	-56	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10328	Capitol Specialty Ins Corp	Authorized Surplus Lines Writer	WI	77,028	75,650	5,000	-44,130	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24503	Catlin Ind Co	Property and Casualty	DE	193,447	187,234	693	43,716	0.1%
2016	05.2. Commercial multiple peril (liability portion)	15989	Catlin Specialty Ins Co	Authorized Surplus Lines Writer	DE	190,201	229,255	26,755	3,761	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20230	Central Mut Ins Co	Property and Casualty	OH	1,433,119	1,452,005	181,917	-20,969	0.5%
2016	05.2. Commercial multiple peril (liability portion)	20710	Century Ind Co	Property and Casualty	PA	0	0	0	20,071	0.0%
2016	05.2. Commercial multiple peril (liability portion)	36951	Century Surety Co	Authorized Surplus Lines Writer	OH	0	0	30,000	-1,837	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25615	Charter Oak Fire Ins Co	Property and Casualty	CT	3,112,490	3,138,150	1,250,276	315,626	1.1%
2016	05.2. Commercial multiple peril (liability portion)	22810	Chicago Ins Co	Property and Casualty	IL	0	0	0	16,756	0.0%
2016	05.2. Commercial multiple peril (liability portion)	38989	Chubb Custom Ins Co	Authorized Surplus Lines Writer	NJ	66,310	69,208	0	-6,814	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10669	Church Ins Co	Property and Casualty	NY	0	0	0	71,707	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18767	Church Mut Ins Co	Property and Casualty	WI	3,727,819	3,987,785	705,337	140,021	1.3%
2016	05.2. Commercial multiple peril (liability portion)	28665	Cincinnati Cas Co	Property and Casualty	OH	1,217,069	1,101,568	622,841	870,269	0.4%
2016	05.2. Commercial multiple peril (liability portion)	10677	Cincinnati Ins Co	Property and Casualty	OH	14,596,779	14,446,080	4,130,701	8,161,223	5.1%
2016	05.2. Commercial multiple peril (liability portion)	31534	Citizens Ins Co Of Amer	Property and Casualty	MI	2,203	2,353	0	322	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41335	City Natl Ins Co	Property and Casualty	TX	0	0	0	-2,304	0.0%
2016	05.2. Commercial multiple peril (liability portion)	34347	Colonial Amer Cas & Surety Co	Property and Casualty	MD	0	0	0	-3,243	0.0%
2016	05.2. Commercial multiple peril (liability portion)	39993	Colony Ins Co	Authorized Surplus Lines Writer	VA	540,444	562,844	164,115	270,232	0.2%
2016	05.2. Commercial multiple peril (liability portion)	36927	Colony Specialty Ins Co	Property and Casualty	OH	18,600	50,024	0	16,639	0.0%
2016	05.2. Commercial multiple peril (liability portion)	31127	Columbia Cas Co	Authorized Surplus Lines Writer	IL	15,433	15,037	0	-12,182	0.0%
2016	05.2. Commercial multiple peril (liability portion)	29734	Conifer Ins Co	Authorized Surplus Lines Writer	MI	-447	-4	0	-1,500	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20443	Continental Cas Co	Property and Casualty	IL	642,484	598,613	9,965	119,767	0.2%
2016	05.2. Commercial multiple peril (liability portion)	35289	Continental Ins Co	Property and Casualty	PA	277,922	237,897	274,194	206,337	0.1%
2016	05.2. Commercial multiple peril (liability portion)	10804	Continental Western Ins Co	Property and Casualty	IA	873,698	1,060,086	94,374	443,173	0.3%
2016	05.2. Commercial multiple peril (liability portion)	10499	Corepointe Ins Co	Property and Casualty	MI	0	0	25,000	-5,423	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13027	Covington Specialty Ins Co	Authorized Surplus Lines Writer	NH	213,647	235,919	21,250	101,318	0.1%
2016	05.2. Commercial multiple peril (liability portion)	44520	Crum & Forster Specialty Ins Co	Authorized Surplus Lines Writer	DE	1,500	313	0	141	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10847	Cumis Ins Society Inc	Property and Casualty	IA	435,879	447,066	49,216	-45,697	0.2%
2016	05.2. Commercial multiple peril (liability portion)	13572	Dealers Choice Mut Ins Inc	Property and Casualty	NC	0	0	8,000	50,875	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42587	Depositors Ins Co	Property and Casualty	IA	1,332,975	1,368,148	833,283	866,142	0.5%
2016	05.2. Commercial multiple peril (liability portion)	42048	Diamond State Ins Co	Property and Casualty	IN	40,724	41,630	0	-905,554	0.0%

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2016	05.2. Commercial multiple peril (liability portion)	36463	Discover Prop & Cas Ins Co	Property and Casualty	CT	0	0	0	7,019	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13692	Donegal Mut Ins Co	Property and Casualty	PA	284,503	234,249	55,680	48,670	0.1%
2016	05.2. Commercial multiple peril (liability portion)	25186	Emc Prop & Cas Ins Co	Property and Casualty	IA	21,519	17,616	0	-187	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21407	Emcasco Ins Co	Property and Casualty	IA	184,664	202,928	247,904	384,582	0.1%
2016	05.2. Commercial multiple peril (liability portion)	21326	Empire Fire & Marine Ins Co	Property and Casualty	NE	0	0	0	-29	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21334	Empire Ind Ins Co	Authorized Surplus Lines Writer	OK	0	0	0	-7	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20648	Employers Fire Ins Co	Property and Casualty	PA	0	0	0	-402	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21458	Employers Ins of Wausau	Property and Casualty	WI	28,417	29,254	4,459	103,894	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21415	Employers Mut Cas Co	Property and Casualty	IA	226,137	237,657	72,250	47,176	0.1%
2016	05.2. Commercial multiple peril (liability portion)	41718	Endurance Amer Specialty Ins Co	Authorized Surplus Lines Writer	DE	38,885	46,413	0	12,964	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26271	Erie Ins Exch	Reciprocal	PA	22,814,410	22,164,734	5,596,468	5,950,230	7.9%
2016	05.2. Commercial multiple peril (liability portion)	35378	Evanston Ins Co	Authorized Surplus Lines Writer	IL	755,886	729,573	40,713	115,869	0.3%
2016	05.2. Commercial multiple peril (liability portion)	10851	Everest Ind Ins Co	Authorized Surplus Lines Writer	DE	1,546,947	1,475,485	519,184	519,521	0.5%
2016	05.2. Commercial multiple peril (liability portion)	10120	Everest Natl Ins Co	Property and Casualty	DE	493,132	354,590	0	324,658	0.2%
2016	05.2. Commercial multiple peril (liability portion)	26921	Everest Reins Co	Property and Casualty	DE	0	0	0	-68,158	0.0%
2016	05.2. Commercial multiple peril (liability portion)	17043	Everett Cash Mut Ins Co	Property and Casualty	PA	74,013	65,292	3,349	-8,499	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11045	Excelsior Ins Co	Property and Casualty	NH	161,870	203,180	17,965	10,394	0.1%
2016	05.2. Commercial multiple peril (liability portion)	21652	Farmers Ins Exch	Reciprocal	CA	97	219	0	-4,171	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41483	Farmington Cas Co	Property and Casualty	CT	0	0	0	-23,358	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13838	Farmland Mut Ins Co	Property and Casualty	IA	0	0	0	-498	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10178	FCCI Ins Co	Property and Casualty	FL	2,415,702	2,226,935	372,413	2,205,403	0.8%
2016	05.2. Commercial multiple peril (liability portion)	20281	Federal Ins Co	Property and Casualty	IN	10,185,962	10,157,449	2,536,662	4,113,807	3.5%
2016	05.2. Commercial multiple peril (liability portion)	13935	Federated Mut Ins Co	Property and Casualty	MN	868,827	894,133	224,162	101,489	0.3%
2016	05.2. Commercial multiple peril (liability portion)	39306	Fidelity & Deposit Co Of MD	Property and Casualty	MD	188,102	202,505	0	-13,578	0.1%
2016	05.2. Commercial multiple peril (liability portion)	35386	Fidelity & Guar Ins Co	Property and Casualty	IA	0	0	0	-21,881	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25879	Fidelity & Guar Ins Underwriters Inc	Property and Casualty	WI	0	0	0	-22,033	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21873	Firemans Fund Ins Co	Property and Casualty	CA	484,059	426,766	175,537	2,343,646	0.2%
2016	05.2. Commercial multiple peril (liability portion)	39640	Firemans Fund Ins Co Of OH	Authorized Surplus Lines Writer	OH	0	0	0	-1,088	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21784	Firemens Ins Co Of Washington DC	Property and Casualty	DE	1,686,677	1,882,386	581,223	-273,501	0.6%
2016	05.2. Commercial multiple peril (liability portion)	37710	First Amer Prop & Cas Ins Co	Property and Casualty	CA	42,838	15,111	0	-2,317	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13990	First Community Ins Co	Property and Casualty	FL	6,943	33,261	0	25,396	0.0%
2016	05.2. Commercial multiple peril (liability portion)	33588	First Liberty Ins Corp	Property and Casualty	IL	0	0	0	-674	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10657	First Mercury Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-1,074	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24724	First Natl Ins Co Of Amer	Property and Casualty	NH	44,704	36,314	7,005	-3,162	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10859	First Nonprofit Ins Co	Property and Casualty	DE	281,793	297,536	3,183	42,633	0.1%
2016	05.2. Commercial multiple peril (liability portion)	13978	Florists Mut Ins Co	Property and Casualty	IL	0	28,293	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11185	Foremost Ins Co Grand Rapids MI	Property and Casualty	MI	368,568	364,339	18,523	436,011	0.1%
2016	05.2. Commercial multiple peril (liability portion)	11800	Foremost Prop & Cas Ins Co	Property and Casualty	MI	164,814	227,607	29,030	60,019	0.1%
2016	05.2. Commercial multiple peril (liability portion)	41513	Foremost Signature Ins Co	Property and Casualty	MI	893,776	1,041,055	73,297	390,125	0.3%
2016	05.2. Commercial multiple peril (liability portion)	13986	Frankenmuth Mut Ins Co	Property and Casualty	MI	4,288,378	3,979,429	408,548	1,352,812	1.5%
2016	05.2. Commercial multiple peril (liability portion)	22209	Freedom Specialty Ins Co	Property and Casualty	OH	0	658	5,914	5,192	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10833	Gemini Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-2,957	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24414	General Cas Co Of WI	Property and Casualty	WI	990,872	1,013,068	213,292	717,003	0.3%
2016	05.2. Commercial multiple peril (liability portion)	24732	General Ins Co Of Amer	Property and Casualty	NH	3,040	8,781	0	-2,590	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11231	Generali Us Branch	US Branch of Alien Insurer	NY	61,692	58,204	0	3,897	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11258	Georgia Cas & Surety Co	Property and Casualty	GA	1,564	8,653	56,340	-5,763	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25569	Gotham Ins Co	Authorized Surplus Lines Writer	NY	23,668	21,017	0	4,833	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22098	Grain Dealers Mut Ins Co	Property and Casualty	IN	77,457	82,393	6,601	-10,553	0.0%
2016	05.2. Commercial multiple peril (liability portion)	23809	Granite State Ins Co	Property and Casualty	IL	878,750	1,105,177	216,240	92,364	0.3%
2016	05.2. Commercial multiple peril (liability portion)	25984	Graphic Arts Mut Ins Co	Property and Casualty	NY	1,117,245	1,091,192	440,749	147,188	0.4%
2016	05.2. Commercial multiple peril (liability portion)	26832	Great Amer Alliance Ins Co	Property and Casualty	OH	119,480	117,965	31,187	84,825	0.0%

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Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	05.2. Commercial multiple peril (liability portion)	26344	Great Amer Assur Co	Property and Casualty	OH	67,387	60,294	2,522	56,556	0.0%
2016	05.2. Commercial multiple peril (liability portion)	37532	Great Amer E&S Ins Co	Authorized Surplus Lines Writer	DE	0	0	0	-6,445	0.0%
2016	05.2. Commercial multiple peril (liability portion)	16691	Great Amer Ins Co	Property and Casualty	OH	105,238	86,900	5,379	-39,343	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22136	Great Amer Ins Co of NY	Property and Casualty	NY	183,882	183,678	10,715	-35,932	0.1%
2016	05.2. Commercial multiple peril (liability portion)	33723	Great Amer Spirit Ins Co	Property and Casualty	OH	243,853	207,520	0	13,509	0.1%
2016	05.2. Commercial multiple peril (liability portion)	25224	Great Divide Ins Co	Property and Casualty	ND	31,407	31,756	0	4,337	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18694	Great Midwest Ins Co	Property and Casualty	TX	91,378	58,967	0	29,543	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20303	Great Northern Ins Co	Property and Casualty	IN	567,090	474,205	148,994	-99,685	0.2%
2016	05.2. Commercial multiple peril (liability portion)	22187	Greater NY Mut Ins Co	Property and Casualty	NY	8,376	8,606	0	-998	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22322	Greenwich Ins Co	Property and Casualty	DE	0	0	0	-930	0.0%
2016	05.2. Commercial multiple peril (liability portion)	15032	Guideone Mut Ins Co	Property and Casualty	IA	623,915	645,067	23,438	107,529	0.2%
2016	05.2. Commercial multiple peril (liability portion)	14167	GuideOne Natl Ins Co	Authorized Surplus Lines Writer	IA	2,500	829	0	-4,111	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14559	Guideone Specialty Mut Ins Co	Property and Casualty	IA	494,146	522,762	27,522	-32,235	0.2%
2016	05.2. Commercial multiple peril (liability portion)	10956	Guilford Ins Co	Authorized Surplus Lines Writer	IL	4,985	4,122	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42811	Gulf Underwriters Ins Co	Authorized Surplus Lines Writer	CT	0	0	0	-10	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26611	Hamilton Ins Co	Property and Casualty	DE	7,682	1,431	0	759	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14125	Hamilton Mut Ins Co	Property and Casualty	IA	3,211	7,346	0	-308	0.0%
2016	05.2. Commercial multiple peril (liability portion)	36064	Hanover Amer Ins Co	Property and Casualty	NH	3,247,823	3,085,026	792,372	828,696	1.1%
2016	05.2. Commercial multiple peril (liability portion)	22292	Hanover Ins Co	Property and Casualty	NH	1,570,337	1,537,655	147,475	443,010	0.5%
2016	05.2. Commercial multiple peril (liability portion)	26433	Harco Natl Ins Co	Property and Casualty	IL	319,994	268,889	13,409	189,715	0.1%
2016	05.2. Commercial multiple peril (liability portion)	14141	Harford Mut Ins Co	Property and Casualty	MD	2,107,961	2,000,121	362,771	1,153,175	0.7%
2016	05.2. Commercial multiple peril (liability portion)	23582	Harleysville Ins Co	Property and Casualty	PA	696,619	744,932	94,998	-138,821	0.2%
2016	05.2. Commercial multiple peril (liability portion)	35696	Harleysville Preferred Ins Co	Property and Casualty	PA	639,434	697,423	169,593	-347,691	0.2%
2016	05.2. Commercial multiple peril (liability portion)	26182	Harleysville Worcester Ins Co	Property and Casualty	PA	738,293	868,636	145,784	343,066	0.3%
2016	05.2. Commercial multiple peril (liability portion)	22357	Hartford Accident & Ind Co	Property and Casualty	CT	747,296	766,658	31,290	208,798	0.3%
2016	05.2. Commercial multiple peril (liability portion)	29424	Hartford Cas Ins Co	Property and Casualty	IN	2,426,887	2,528,562	1,143,660	810,314	0.8%
2016	05.2. Commercial multiple peril (liability portion)	19682	Hartford Fire In Co	Property and Casualty	CT	1,507,315	1,614,834	4,797,529	596,617	0.5%
2016	05.2. Commercial multiple peril (liability portion)	37478	Hartford Ins Co Of The Midwest	Property and Casualty	IN	105,043	98,185	13,771	33,243	0.0%
2016	05.2. Commercial multiple peril (liability portion)	30104	Hartford Underwriters Ins Co	Property and Casualty	CT	528,304	496,107	6,807	-61,291	0.2%
2016	05.2. Commercial multiple peril (liability portion)	41343	HDI Global Ins Co	Property and Casualty	IL	14,005	8,926	0	3,390	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10200	Hiscox Ins Co Inc	Property and Casualty	IL	61,330	54,066	358	3,792	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14206	Holyoke Mut Ins Co In Salem	Property and Casualty	MA	4,771	131	0	10,000	0.0%
2016	05.2. Commercial multiple peril (liability portion)	34452	Homeland Ins Co of NY	Authorized Surplus Lines Writer	NY	208,078	183,529	33,604	144,727	0.1%
2016	05.2. Commercial multiple peril (liability portion)	42374	Houston Cas Co	Authorized Surplus Lines Writer	TX	180,078	159,091	18,500	11,477	0.1%
2016	05.2. Commercial multiple peril (liability portion)	12936	Houston Specialty Ins Co	Authorized Surplus Lines Writer	TX	56,599	70,390	90,633	-221,221	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14438	HSB Specialty Ins Co	Authorized Surplus Lines Writer	CT	3,125	2,534	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	37079	Hudson Specialty Ins Co	Authorized Surplus Lines Writer	NY	0	0	15,100	-54,687	0.0%
2016	05.2. Commercial multiple peril (liability portion)	27960	Illinois Union Ins Co	Authorized Surplus Lines Writer	IL	49,047	44,640	0	11,755	0.0%
2016	05.2. Commercial multiple peril (liability portion)	43575	Indemnity Ins Co Of North Amer	Property and Casualty	PA	173,753	142,478	74,467	115,770	0.1%
2016	05.2. Commercial multiple peril (liability portion)	36940	Indian Harbor Ins Co	Authorized Surplus Lines Writer	DE	0	996	0	-2,439	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14265	Indiana Lumbermens Mut Ins Co	Property and Casualty	IN	769	769	5,000	17,669	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22713	Insurance Co of N Amer	Property and Casualty	PA	0	0	0	-14	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19429	Insurance Co Of The State Of PA	Property and Casualty	IL	0	0	0	-15	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22829	Interstate Fire & Cas Co	Authorized Surplus Lines Writer	IL	4,649	1,680	0	-17,580	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25445	Ironshore Specialty Ins Co	Authorized Surplus Lines Writer	AZ	0	0	1,000	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14354	Jewelers Mut Ins Co	Property and Casualty	WI	240,572	227,708	12,000	51,899	0.1%
2016	05.2. Commercial multiple peril (liability portion)	15366	Knight Specialty Ins Co	Authorized Surplus Lines Writer	DE	546	13,457	200	200	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20621	Lamorak Ins Co	Property and Casualty	PA	0	0	0	4,507	0.0%
2016	05.2. Commercial multiple peril (liability portion)	33138	Landmark Amer Ins Co	Authorized Surplus Lines Writer	NH	0	0	0	-29,286	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19437	Lexington Ins Co	Authorized Surplus Lines Writer	DE	284,045	363,405	236,935	124,973	0.1%
2016	05.2. Commercial multiple peril (liability portion)	42404	Liberty Ins Corp	Property and Casualty	IL	0	0	0	-368	0.0%



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Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	05.2. Commercial multiple peril (liability portion)	23035	Liberty Mut Fire Ins Co	Property and Casualty	WI	111	111	0	-9,993	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14400	Lititz Mut Ins Co	Property and Casualty	PA	198,302	192,934	42,757	84,798	0.1%
2016	05.2. Commercial multiple peril (liability portion)	33600	LM Ins Corp	Property and Casualty	IL	0	0	0	-2,791	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42617	MAG Mut Ins Co	Property and Casualty	GA	38,970	-2,559	-515	71,028	0.0%
2016	05.2. Commercial multiple peril (liability portion)	29939	Main St Amer Assur Co	Property and Casualty	FL	6,270,568	6,238,992	1,524,919	1,652,086	2.2%
2016	05.2. Commercial multiple peril (liability portion)	36897	Manufacturers Alliance Ins Co	Property and Casualty	PA	15,415	13,535	0	-9,259	0.0%
2016	05.2. Commercial multiple peril (liability portion)	28932	Markel Amer Ins Co	Property and Casualty	VA	4,936	5,240	0	-44,380	0.0%
2016	05.2. Commercial multiple peril (liability portion)	38970	Markel Ins Co	Property and Casualty	IL	2,991,487	3,158,757	605,536	1,374,502	1.0%
2016	05.2. Commercial multiple peril (liability portion)	22306	Massachusetts Bay Ins Co	Property and Casualty	NH	1,984,287	2,212,142	107,701	-95,504	0.7%
2016	05.2. Commercial multiple peril (liability portion)	26743	Maxum Ind Co	Authorized Surplus Lines Writer	CT	16,703	15,095	0	5,051	0.0%
2016	05.2. Commercial multiple peril (liability portion)	36838	Mesa Underwriters Specialty Ins Co	Authorized Surplus Lines Writer	NJ	324,156	314,350	52,250	200,843	0.1%
2016	05.2. Commercial multiple peril (liability portion)	26298	Metropolitan Prop & Cas Ins Co	Property and Casualty	RI	65,000	48,347	1,332	19,812	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21687	Mid Century Ins Co	Property and Casualty	CA	2,939	2,640	2,009	2,654	0.0%
2016	05.2. Commercial multiple peril (liability portion)	23434	Middlesex Ins Co	Property and Casualty	WI	0	0	0	-10	0.0%
2016	05.2. Commercial multiple peril (liability portion)	27138	Midvale Ind Co	Property and Casualty	IL	24,868	19,435	0	9,115	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14575	Millers Capital Ins Co	Property and Casualty	PA	0	0	57,500	57,500	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26662	Milwaukee Cas Ins Co	Property and Casualty	WI	687	147	0	43	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20362	Mitsui Sumitomo Ins Co of Amer	Property and Casualty	NY	59,083	55,051	0	1,946	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22551	Mitsui Sumitomo Ins USA Inc	Property and Casualty	NY	108,388	169,471	0	19,102	0.0%
2016	05.2. Commercial multiple peril (liability portion)	32506	Monroe Guar Ins Co	Property and Casualty	IN	455,454	395,229	492,761	-32,440	0.2%
2016	05.2. Commercial multiple peril (liability portion)	14613	Montgomery Mut Ins Co	Property and Casualty	MA	144,046	165,449	21,502	22,503	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13331	Motorists Commercial Mut Ins Co	Property and Casualty	OH	-712	-712	0	-68	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11991	National Cas Co	Property and Casualty	OH	1,468,317	1,383,802	124,769	466,484	0.5%
2016	05.2. Commercial multiple peril (liability portion)	16217	National Farmers Union Prop & Cas	Property and Casualty	WI	32,966	32,966	0	9,749	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20079	National Fire & Marine Ins Co	Authorized Surplus Lines Writer	NE	17,649	15,276	0	20	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20478	National Fire Ins Co Of Hartford	Property and Casualty	IL	716,911	662,909	129,817	747,033	0.2%
2016	05.2. Commercial multiple peril (liability portion)	32620	National Interstate Ins Co	Property and Casualty	OH	0	0	0	-303	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22608	National Specialty Ins Co	Property and Casualty	TX	3,426	3,388	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21881	National Surety Corp	Property and Casualty	IL	526,516	482,842	-534,940	-907,724	0.2%
2016	05.2. Commercial multiple peril (liability portion)	20141	National Trust Ins Co	Property and Casualty	IN	2,111,818	2,160,033	874,609	1,107,739	0.7%
2016	05.2. Commercial multiple peril (liability portion)	19445	National Union Fire Ins Co Of Pitts	Property and Casualty	PA	107,745	134,826	0	16,605	0.0%
2016	05.2. Commercial multiple peril (liability portion)	28223	Nationwide Agribusiness Ins Co	Property and Casualty	IA	12,240	10,536	639	-8,057	0.0%
2016	05.2. Commercial multiple peril (liability portion)	23760	Nationwide Gen Ins Co	Property and Casualty	OH	2,191,637	1,418,853	83,482	232,150	0.8%
2016	05.2. Commercial multiple peril (liability portion)	23779	Nationwide Mut Fire Ins Co	Property and Casualty	OH	7,277,606	7,596,862	1,315,268	2,448,221	2.5%
2016	05.2. Commercial multiple peril (liability portion)	23787	Nationwide Mut Ins Co	Property and Casualty	OH	8,183,197	8,611,920	1,282,593	143,088	2.8%
2016	05.2. Commercial multiple peril (liability portion)	37877	Nationwide Prop & Cas Ins Co	Property and Casualty	OH	3,910,269	3,944,229	1,175,470	862,480	1.4%
2016	05.2. Commercial multiple peril (liability portion)	42307	Navigators Ins Co	Property and Casualty	NY	545	552	0	5,383	0.0%
2016	05.2. Commercial multiple peril (liability portion)	36056	Navigators Specialty Ins Co	Authorized Surplus Lines Writer	NY	0	0	0	4	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24171	Netherlands Ins Co The	Property and Casualty	NH	2,511,503	2,248,835	940,632	647,285	0.9%
2016	05.2. Commercial multiple peril (liability portion)	23841	New Hampshire Ins Co	Property and Casualty	IL	681,121	591,018	596,860	108,884	0.2%
2016	05.2. Commercial multiple peril (liability portion)	16608	New York Marine & Gen Ins Co	Property and Casualty	NY	285,420	199,614	1,733	63,805	0.1%
2016	05.2. Commercial multiple peril (liability portion)	14788	NGM Ins Co	Property and Casualty	FL	15,893	21,886	188,193	148,555	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14842	North Carolina Farm Bur Mut Ins Co	Property and Casualty	NC	3,660,510	3,715,545	1,503,575	971,916	1.3%
2016	05.2. Commercial multiple peril (liability portion)	16683	North Carolina Grange Mut Ins Co	Property and Casualty	NC	80,070	84,978	13,444	19,569	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13167	North Light Specialty Ins Co	Authorized Surplus Lines Writer	IL	1,524	757	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21105	North River Ins Co	Property and Casualty	NJ	424,697	346,738	26,366	179,838	0.1%
2016	05.2. Commercial multiple peril (liability portion)	27987	Northfield Ins Co	Authorized Surplus Lines Writer	IA	0	0	0	7	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24015	Northland Ins Co	Property and Casualty	CT	-262	15,535	300	-16,830	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42552	Nova Cas Co	Property and Casualty	NY	275,811	257,072	6,205	52,703	0.1%
2016	05.2. Commercial multiple peril (liability portion)	23248	Occidental Fire & Cas Co Of NC	Property and Casualty	NC	31,162	28,670	0	25,434	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24074	Ohio Cas Ins Co	Property and Casualty	NH	639,191	613,662	271,331	30,553	0.2%

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2016	05.2. Commercial multiple peril (liability portion)	24082	Ohio Security Ins Co	Property and Casualty	NH	6,357,131	5,875,047	824,425	1,495,919	2.2%
2016	05.2. Commercial multiple peril (liability portion)	31143	Old Republic Union Ins Co	Authorized Surplus Lines Writer	IL	-177,450	-44,241	0	-26,583	-0.1%
2016	05.2. Commercial multiple peril (liability portion)	32700	Owners Ins Co	Property and Casualty	OH	10,265,251	9,944,503	1,892,883	3,538,430	3.6%
2016	05.2. Commercial multiple peril (liability portion)	22748	Pacific Employers Ins Co	Property and Casualty	PA	293	403	0	86	0.0%
2016	05.2. Commercial multiple peril (liability portion)	20346	Pacific Ind Co	Property and Casualty	WI	94,284	138,835	0	37,270	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18333	Peerless Ind Ins Co	Property and Casualty	IL	378,976	507,055	409,811	-804,970	0.1%
2016	05.2. Commercial multiple peril (liability portion)	24198	Peerless Ins Co	Property and Casualty	NH	936,592	997,515	663,522	-91,937	0.3%
2016	05.2. Commercial multiple peril (liability portion)	14958	Peninsula Ins Co	Property and Casualty	MD	63,987	52,242	1,971	1,971	0.0%
2016	05.2. Commercial multiple peril (liability portion)	32859	Penn Amer Ins Co	Authorized Surplus Lines Writer	PA	158,471	172,155	126,906	-107,641	0.1%
2016	05.2. Commercial multiple peril (liability portion)	32441	Penn Natl Security Ins Co	Property and Casualty	PA	214,882	179,707	84,023	60,912	0.1%
2016	05.2. Commercial multiple peril (liability portion)	10673	Penn Star Ins Co	Authorized Surplus Lines Writer	PA	88,700	78,895	0	30,378	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12262	Pennsylvania Manufacturers Assoc Ins	Property and Casualty	PA	98,077	86,993	3,048	-35,488	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41424	Pennsylvania Manufacturers Ind Co	Property and Casualty	PA	0	0	0	-29,069	0.0%
2016	05.2. Commercial multiple peril (liability portion)	14990	Pennsylvania Natl Mut Cas Ins Co	Property and Casualty	PA	905,104	802,605	1,188,729	1,141,241	0.3%
2016	05.2. Commercial multiple peril (liability portion)	13714	Pharmacists Mut Ins Co	Property and Casualty	IA	416,313	794,593	334,420	-169,866	0.1%
2016	05.2. Commercial multiple peril (liability portion)	18058	Philadelphia Ind Ins Co	Property and Casualty	PA	9,584,703	8,775,216	1,092,228	2,974,039	3.3%
2016	05.2. Commercial multiple peril (liability portion)	25623	Phoenix Ins Co	Property and Casualty	CT	1,168,549	1,163,847	453,464	-67,003	0.4%
2016	05.2. Commercial multiple peril (liability portion)	17335	Piedmont Mut Ins Co	Property and Casualty	NC	11,961	11,658	948	50,000	0.0%
2016	05.2. Commercial multiple peril (liability portion)	30945	Plaza Ins Co	Property and Casualty	IA	-622	49,582	-19,250	-36,049	0.0%
2016	05.2. Commercial multiple peril (liability portion)	37257	Praetorian Ins Co	Property and Casualty	PA	11,638	407	135,000	1,740	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10786	Princeton Excess & Surplus Lines Ins	Authorized Surplus Lines Writer	DE	17,285	14,575	2,173	2,932	0.0%
2016	05.2. Commercial multiple peril (liability portion)	34690	Property & Cas Ins Co Of Hartford	Property and Casualty	IN	20,796	6,865	0	27,446	0.0%
2016	05.2. Commercial multiple peril (liability portion)	15059	Public Serv Ins Co	Property and Casualty	IL	-1,394	-627	0	-567	0.0%
2016	05.2. Commercial multiple peril (liability portion)	39217	QBE Ins Corp	Property and Casualty	PA	252	265	0	-384,532	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11515	QBE Specialty Ins Co	Authorized Surplus Lines Writer	ND	272,326	592,501	17,750	-302,532	0.1%
2016	05.2. Commercial multiple peril (liability portion)	24449	Regent Ins Co	Property and Casualty	WI	420,681	424,221	296,284	312,667	0.1%
2016	05.2. Commercial multiple peril (liability portion)	12475	Republic Franklin Ins Co	Property and Casualty	OH	402,172	480,448	79,244	116,612	0.1%
2016	05.2. Commercial multiple peril (liability portion)	13056	RLI Ins Co	Property and Casualty	IL	73,082	70,595	0	865	0.0%
2016	05.2. Commercial multiple peril (liability portion)	28053	Rockhill Ins Co	Authorized Surplus Lines Writer	AZ	1,381	1,447	-8,046	140	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42595	Rockingham Cas Co	Authorized Surplus Lines Writer	VA	9,409	12,680	0	2,528	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24740	Safeco Ins Co Of Amer	Property and Casualty	NH	48,660	51,047	0	-140	0.0%
2016	05.2. Commercial multiple peril (liability portion)	15105	Safety Natl Cas Corp	Property and Casualty	MO	0	0	0	41,590	0.0%
2016	05.2. Commercial multiple peril (liability portion)	38300	Samsung Fire & Marine Ins Co Ltd	US Branch of Alien Insurer	NY	35,322	31,469	25,947	51,780	0.0%
2016	05.2. Commercial multiple peril (liability portion)	16551	Savers Prop & Cas Ins Co	Authorized Surplus Lines Writer	MO	0	0	0	-7,774	0.0%
2016	05.2. Commercial multiple peril (liability portion)	15580	Scottsdale Ind Co	Property and Casualty	OH	501	288	0	263	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41297	Scottsdale Ins Co	Authorized Surplus Lines Writer	OH	2,669,721	2,545,780	494,006	610,151	0.9%
2016	05.2. Commercial multiple peril (liability portion)	19879	Security Natl Ins Co	Property and Casualty	DE	4,490	1,090	0	320	0.0%
2016	05.2. Commercial multiple peril (liability portion)	22233	Select Ins Co	Property and Casualty	TX	0	0	0	-81	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12572	Selective Ins Co Of Amer	Property and Casualty	NJ	381,908	405,614	43,380	-360,895	0.1%
2016	05.2. Commercial multiple peril (liability portion)	19259	Selective Ins Co Of SC	Property and Casualty	IN	1,016,714	955,181	61,096	86,559	0.4%
2016	05.2. Commercial multiple peril (liability portion)	39926	Selective Ins Co Of The Southeast	Property and Casualty	IN	1,257,075	1,256,338	40,338	113,837	0.4%
2016	05.2. Commercial multiple peril (liability portion)	10936	Seneca Ins Co Inc	Property and Casualty	NY	251,809	231,231	15,000	41,899	0.1%
2016	05.2. Commercial multiple peril (liability portion)	10729	Seneca Specialty Ins Co	Authorized Surplus Lines Writer	DE	5,222	7,093	2,614	1,123	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11000	Sentinel Ins Co Ltd	Property and Casualty	CT	5,036,047	5,082,057	1,968,575	2,264,863	1.7%
2016	05.2. Commercial multiple peril (liability portion)	24988	Sentry Ins A Mut Co	Property and Casualty	WI	17,089	16,896	0	-5,473	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11126	Sompo Japan Ins Co of Amer	Property and Casualty	NY	347,538	328,527	50,000	45,496	0.1%
2016	05.2. Commercial multiple peril (liability portion)	22888	Southern Fire & Cas Co	Property and Casualty	WI	0	0	0	-5,290	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19178	Southern Guar Ins Co	Property and Casualty	WI	0	0	0	-7,000	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26867	Southern Ins Co Of VA	Property and Casualty	VA	493,978	433,336	45,071	74,546	0.2%
2016	05.2. Commercial multiple peril (liability portion)	26468	Southern Mut Church Ins Co	Property and Casualty	SC	1,076,433	1,055,516	39,488	102,209	0.4%
2016	05.2. Commercial multiple peril (liability portion)	22861	Southern Pilot Ins Co	Property and Casualty	WI	0	0	0	-20,672	0.0%

**NORTH CAROLINA DEPARTMENT OF INSURANCE**  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS**  
**FOR THE YEAR ENDED DECEMBER 31, 2016**

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	05.2. Commercial multiple peril (liability portion)	15709	Southern States Ins Exch	Reciprocal	VA	368,988	350,994	29,562	20,180	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20613	Sparta Ins Co	Property and Casualty	CT	0	0	22,400	-2,495	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24767	St Paul Fire & Marine Ins Co	Property and Casualty	CT	0	0	0	-15,034	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24775	St Paul Guardian Ins Co	Property and Casualty	CT	0	0	0	-40	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24791	St Paul Mercury Ins Co	Property and Casualty	CT	0	0	0	-36	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19224	St Paul Protective Ins Co	Property and Casualty	CT	0	0	0	-472	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19070	Standard Fire Ins Co	Property and Casualty	CT	0	0	0	-592	0.0%
2016	05.2. Commercial multiple peril (liability portion)	18023	Star Ins Co	Property and Casualty	MI	19,391	19,909	0	8,669	0.0%
2016	05.2. Commercial multiple peril (liability portion)	40045	Starnet Ins Co	Property and Casualty	DE	88,369	70,772	2,052	23,901	0.0%
2016	05.2. Commercial multiple peril (liability portion)	38318	Starr Ind & Liab Co	Property and Casualty	TX	69,289	68,334	158,385	136,465	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13604	Starr Surplus Lines Ins Co	Authorized Surplus Lines Writer	IL	0	0	0	279	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25127	State Auto Prop & Cas Ins Co	Property and Casualty	IA	1,788,741	1,756,734	423,381	448,253	0.6%
2016	05.2. Commercial multiple peril (liability portion)	25135	State Automobile Mut Ins Co	Property and Casualty	OH	79	311	0	-474	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25143	State Farm Fire & Cas Co	Property and Casualty	IL	8,618,792	8,443,868	3,590,306	3,139,195	3.0%
2016	05.2. Commercial multiple peril (liability portion)	12831	State Natl Ins Co Inc	Property and Casualty	TX	1,178,388	1,229,513	423,473	-314,527	0.4%
2016	05.2. Commercial multiple peril (liability portion)	26387	Steadfast Ins Co	Authorized Surplus Lines Writer	DE	321,914	347,205	25,410	-8,493	0.1%
2016	05.2. Commercial multiple peril (liability portion)	10340	Stonington Ins Co	Property and Casualty	PA	0	0	0	-43,471	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12157	Sussex Ins Co	Property and Casualty	IL	-1,314	-481	2,600	-264,104	0.0%
2016	05.2. Commercial multiple peril (liability portion)	42376	Technology Ins Co Inc	Property and Casualty	DE	104,071	99,721	7,037	36,109	0.0%
2016	05.2. Commercial multiple peril (liability portion)	23280	The Cincinnati Ind Co	Property and Casualty	OH	1,443,446	1,422,441	123,772	571,115	0.5%
2016	05.2. Commercial multiple peril (liability portion)	25534	TIG Ins Co	Property and Casualty	CA	0	0	0	9,451	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10945	Tokio Marine Amer Ins Co	Property and Casualty	NY	625,854	567,055	70,625	156,828	0.2%
2016	05.2. Commercial multiple peril (liability portion)	23850	Tokio Marine Specialty Ins Co	Authorized Surplus Lines Writer	DE	78,870	59,174	0	2,889	0.0%
2016	05.2. Commercial multiple peril (liability portion)	41238	Trans Pacific Ins Co	Property and Casualty	NY	191,896	166,221	628,731	-355,487	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20494	Transportation Ins Co	Property and Casualty	IL	295,707	318,417	11,990	-55,756	0.1%
2016	05.2. Commercial multiple peril (liability portion)	19038	Travelers Cas & Surety Co	Property and Casualty	CT	0	0	0	-5,527	0.0%
2016	05.2. Commercial multiple peril (liability portion)	31194	Travelers Cas & Surety Co Of Amer	Property and Casualty	CT	0	0	0	-348	0.0%
2016	05.2. Commercial multiple peril (liability portion)	36170	Travelers Cas Co Of CT	Property and Casualty	CT	0	0	0	-156	0.0%
2016	05.2. Commercial multiple peril (liability portion)	19046	Travelers Cas Ins Co Of Amer	Property and Casualty	CT	4,604,013	4,597,026	974,314	1,221,372	1.6%
2016	05.2. Commercial multiple peril (liability portion)	36137	Travelers Commercial Ins Co	Property and Casualty	CT	0	0	0	-2	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25658	Travelers Ind Co	Property and Casualty	CT	1,161,379	1,196,612	270,125	74,317	0.4%
2016	05.2. Commercial multiple peril (liability portion)	25666	Travelers Ind Co Of Amer	Property and Casualty	CT	2,467,595	2,606,836	575,273	302,698	0.9%
2016	05.2. Commercial multiple peril (liability portion)	25682	Travelers Ind Co Of CT	Property and Casualty	CT	2,470,881	2,570,893	363,645	-36,012	0.9%
2016	05.2. Commercial multiple peril (liability portion)	25674	Travelers Prop Cas Co Of Amer	Property and Casualty	CT	4,148,240	4,071,626	1,841,449	533,462	1.4%
2016	05.2. Commercial multiple peril (liability portion)	31003	Tri State Ins Co Of MN	Property and Casualty	IA	411,043	336,518	2,752	93,766	0.1%
2016	05.2. Commercial multiple peril (liability portion)	21709	Truck Ins Exch	Reciprocal	CA	85	87	0	-10,416	0.0%
2016	05.2. Commercial multiple peril (liability portion)	27120	Trumbull Ins Co	Property and Casualty	CT	362,249	282,079	115,559	790,591	0.1%
2016	05.2. Commercial multiple peril (liability portion)	37982	Tudor Ins Co	Authorized Surplus Lines Writer	NH	198,392	138,443	70	1,405	0.1%
2016	05.2. Commercial multiple peril (liability portion)	29459	Twin City Fire Ins Co Co	Property and Casualty	IN	526,650	442,640	28,826	10,079	0.2%
2016	05.2. Commercial multiple peril (liability portion)	25747	Unigard Ins Co	Property and Casualty	WI	0	0	0	-10	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25844	Union Ins Co	Property and Casualty	IA	2,559,697	3,385,691	387,284	-536,406	0.9%
2016	05.2. Commercial multiple peril (liability portion)	21423	Union Ins Co Of Providence	Property and Casualty	IA	25,871	12,887	7,105	1,421	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13064	United Natl Ins Co	Property and Casualty	PA	0	0	0	170,769	0.0%
2016	05.2. Commercial multiple peril (liability portion)	12537	United Specialty Ins Co	Authorized Surplus Lines Writer	DE	126,905	136,470	20,230	-130,470	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25887	United States Fidelity & Guar Co	Property and Casualty	CT	0	0	102,500	64,747	0.0%
2016	05.2. Commercial multiple peril (liability portion)	21113	United States Fire Ins Co	Property and Casualty	DE	1,273,594	1,162,966	45,344	357,972	0.4%
2016	05.2. Commercial multiple peril (liability portion)	29599	US Specialty Ins Co	Property and Casualty	TX	291,682	287,550	-11,648	6,535	0.1%
2016	05.2. Commercial multiple peril (liability portion)	25976	Utica Mut Ins Co	Property and Casualty	NY	915,802	899,395	49,462	639,009	0.3%
2016	05.2. Commercial multiple peril (liability portion)	10687	Utica Natl Assur Co	Property and Casualty	NY	282,169	233,489	73,468	213,582	0.1%
2016	05.2. Commercial multiple peril (liability portion)	20508	Valley Forge Ins Co	Property and Casualty	PA	922,030	790,630	79,874	65,254	0.3%
2016	05.2. Commercial multiple peril (liability portion)	21172	Vanliner Ins Co	Property and Casualty	MO	10,284	8,004	0	9,856	0.0%



NORTH CAROLINA DEPARTMENT OF INSURANCE  
**NORTH CAROLINA PROPERTY AND CASUALTY - COMMERCIAL MULTIPLE PERIL (LIABILITY PORTION) BUSINESS**  
 FOR THE YEAR ENDED DECEMBER 31, 2016

Year	Line of Business	NAIC Company Code	Company Name	NC Insurer Type	State of Domicile	Direct Premiums Written	Direct Premiums Earned	Direct Losses Paid	Direct Losses Incurred	Market Share %
2016	05.2. Commercial multiple peril (liability portion)	20397	Vigilant Ins Co	Property and Casualty	NY	154,799	218,670	0	7,307	0.1%
2016	05.2. Commercial multiple peril (liability portion)	40428	Voyager Ind Ins Co	Authorized Surplus Lines Writer	GA	-592	646	0	-3,379	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26069	Wausau Business Ins Co	Property and Casualty	WI	0	0	306,404	65,041	0.0%
2016	05.2. Commercial multiple peril (liability portion)	26042	Wausau Underwriters Ins Co	Property and Casualty	WI	1,399	1,371	24,132	50,908	0.0%
2016	05.2. Commercial multiple peril (liability portion)	25011	Wesco Ins Co	Property and Casualty	DE	130,439	101,028	2,237	103,052	0.0%
2016	05.2. Commercial multiple peril (liability portion)	44393	West Amer Ins Co	Property and Casualty	IN	580,752	565,032	253,716	108,659	0.2%
2016	05.2. Commercial multiple peril (liability portion)	10030	Westchester Fire Ins Co	Property and Casualty	PA	0	0	0	-42	0.0%
2016	05.2. Commercial multiple peril (liability portion)	10172	Westchester Surplus Lines Ins Co	Authorized Surplus Lines Writer	GA	0	0	0	-22	0.0%
2016	05.2. Commercial multiple peril (liability portion)	37150	Western Heritage Ins Co	Authorized Surplus Lines Writer	AZ	15,343	94,783	30,760	-72,696	0.0%
2016	05.2. Commercial multiple peril (liability portion)	13196	Western World Ins Co	Authorized Surplus Lines Writer	NH	195,578	106,552	14,750	-54,509	0.1%
2016	05.2. Commercial multiple peril (liability portion)	24112	Westfield Ins Co	Property and Casualty	OH	3,665,924	3,636,826	1,036,989	3,810,622	1.3%
2016	05.2. Commercial multiple peril (liability portion)	24120	Westfield Natl Ins Co	Property and Casualty	OH	261,962	232,736	9,969	175,548	0.1%
2016	05.2. Commercial multiple peril (liability portion)	39845	Westport Ins Corp	Property and Casualty	MO	0	0	0	-47,463	0.0%
2016	05.2. Commercial multiple peril (liability portion)	11932	White Pine Ins Co	Property and Casualty	MI	10,426	3,499	0	0	0.0%
2016	05.2. Commercial multiple peril (liability portion)	24554	XL Ins Amer Inc	Property and Casualty	DE	8,098	6,970	0	-7,187	0.0%
2016	05.2. Commercial multiple peril (liability portion)	16535	Zurich Amer Ins Co	Property and Casualty	NY	612,878	654,742	111,195	128,920	0.2%
2016	05.2. Commercial multiple peril (liability portion)	27855	Zurich Amer Ins Co Of IL	Property and Casualty	IL	54,012	143,926	1,088,763	-41,924	0.0%
<b>2016</b>	<b>05.2. Commercial multiple peril (liability portion)</b>		<b>TOTAL</b>			<b>288,462,317</b>	<b>285,640,786</b>	<b>75,352,808</b>	<b>89,917,626</b>	<b>100.0%</b>